

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

NAKIA HENDERSON

Debtor(s)

Case No. 19-24857CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/20/2019.
- 2) The plan was confirmed on 03/05/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/30/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/21/2024.
- 6) Number of months from filing or conversion to last payment: 56.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$7,743.00.
- 10) Amount of unsecured claims discharged without full payment: \$10,506.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$75,075.00
Less amount refunded to debtor	\$3,610.03

NET RECEIPTS: **\$71,464.97**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,300.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,783.13
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$7,083.13**

Attorney fees paid and disclosed by debtor: **\$700.00**

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA**	Unsecured	100.00	NA	NA	0.00	0.00
BEAVER AVENUE FCU	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	2,591.00	2,591.12	2,591.12	2,591.12	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	4,071.00	4,071.88	4,071.88	4,071.88	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	1,109.00	1,153.75	1,153.75	1,153.75	0.00
CONDUENT FORT RANGE BANK++	Unsecured	0.00	NA	NA	0.00	0.00
DEUTSCHE BANK NTC - TRUSTEE E1	Secured	37,689.51	40,586.61	0.00	30,049.86	0.00
DEUTSCHE BANK NTC - TRUSTEE E1	Secured	0.00	3,827.99	3,827.99	3,827.99	0.00
DISCOVER BANK(*)	Unsecured	2,551.00	2,501.37	2,501.37	2,501.37	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	101.00	237.48	237.48	237.48	0.00
ECMC(*)	Unsecured	2,530.00	4,412.12	4,412.12	4,412.12	0.00
INTERNAL REVENUE SERVICE*	Priority	8,349.93	7,868.92	7,868.92	7,868.92	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	534.96	534.96	534.96	0.00
NELNET	Unsecured	1,886.00	NA	NA	0.00	0.00
OMEGA FEDERAL CREDIT UNION	Unsecured	2,493.00	NA	NA	0.00	0.00
OMEGA FEDERAL CREDIT UNION	Unsecured	7,350.00	NA	NA	0.00	0.00
OMEGA FEDERAL CREDIT UNION	Secured	4,145.00	NA	4,145.00	4,145.00	623.85
PITTSBURGH WATER & SEWER AUTH	Secured	NA	154.80	154.80	154.80	17.20
PNC BANK NA	Unsecured	0.00	NA	NA	0.00	0.00
TELECOM SELF REPORTED	Unsecured	180.00	NA	NA	0.00	0.00
TELECOM SELF REPORTED	Unsecured	100.00	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	NA	1,384.81	1,384.81	1,384.81	0.00
UPMC PHYSICIAN SERVICES	Unsecured	900.00	540.06	540.06	540.06	0.00
UTILITY SELF REPORTED	Unsecured	128.00	NA	NA	0.00	0.00
UTILITY SELF REPORTED	Unsecured	155.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	0.00	266.67	266.67	266.67	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$30,049.86	\$0.00
Mortgage Arrearage	\$3,827.99	\$3,827.99	\$0.00
Debt Secured by Vehicle	\$4,145.00	\$4,145.00	\$623.85
All Other Secured	\$154.80	\$154.80	\$17.20
TOTAL SECURED:	\$8,127.79	\$38,177.65	\$641.05
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$7,868.92	\$7,868.92	\$0.00
TOTAL PRIORITY:	\$7,868.92	\$7,868.92	\$0.00
GENERAL UNSECURED PAYMENTS:	\$17,694.22	\$17,694.22	\$0.00

Disbursements:		
Expenses of Administration	<u>\$7,083.13</u>	
Disbursements to Creditors	<u>\$64,381.84</u>	
TOTAL DISBURSEMENTS :		<u>\$71,464.97</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/14/2025

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.